



Spotlight

September 2005

American Income Life & National Income Life

Volume 38 • Number 9

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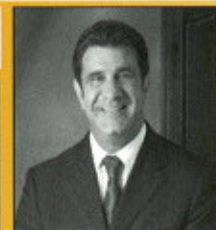
SERVICE

The

Key to

Unlocking Your

Business Potential”



FROM THE DESK OF:

Roger Smith
President & CEO
American Income Life

Helping Those In Need

Since Hurricane Katrina hit the Gulf Coast, we have all been in shock at the devastation, destruction, and damage left in its wake. As I am sure with you, I could not stop the tears from streaming down my face as I watched and listened to the stories of narrow escapes, heroic acts, as well as mankind at its best and worst. However, as I watched all of this unfold on television, I found myself becoming more and more detached, almost as if I was watching a movie. I then began to realize the people I was watching were our people — our Agents, our Managers, our Agency's staff, our PR team, and our policyholders. These people are our family, and they have been thrown in the worst possible circumstances.

American Income and National Income were founded on the philosophy of protecting the working families of the markets we serve. We are also built on a strong foundation of putting family first and generously giving back to the communities where we live and work.

It is with this in mind that, as a Company, we decided to make a difference and give back by setting up the *AIL Hurricane Relief Fund*. The Home Office has also decided to match the funds collected and will waive the premiums of those policyholders affected by the hurricane for up to 90 days.

These decisions have been met with heartfelt support by our SGAs, our Agents, our staff, and others in the labor community.

Becky Turner, President and Business Manager of OPEIU 277, said, "Thanks Roger, for all you do;

most of all, thanks for your kind heart. I am proud to say I am associated with American Income and National Income through the representation of your employees and independent contractors. I am equally proud to be associated with AIL and NILICO because of people like you. I admire your heart and your sense of responsibility to your fellow man. I will read your letter at our membership meeting, and I will make a request through our Local 277 Executive Board to do as much as we can to help. By the way, you will be getting my personal contribution as well."

We are all born from the same cloth, and we are inevitably interwoven in our human nature. Knowing this, we are all in this world to either make it better or worse. I believe giving back to those in need is what we are all about — it is what we do best. I feel we provide a valuable service in the coverage we offer, and I believe we are all committed to helping in our communities.

As Becky is proud, I am proud to be at American Income and National Income. We come together each and every day to create small miracles — providing help, support, and protection to working families — sharing our inspiration in celebration of the spirit of service — to our Agents, our Managers, our SGAs, our policyholders — our family!

Please remember your service is needed now more than ever. Reach out to your customers, your fellow Agents, and your community.

Warmest regards,

Dates to Remember

Thursday, Oct. 27, 2005

All business and PR credits must be at the Home Office to count for October production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$926,999.75 in bonuses. For more information on the monthly bonuses, turn to Page 16.

Required Retention Rate

Effective Jan. 1, 2005, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention rate or the minimum Net to Gross. The Net to Gross rate varies based on bonus guidelines. The rate listed below is for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention: 68%
Net to Gross: 78%

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the New Orleans Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top RGA, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fairmont in New Orleans! The convention will be held July 27-30, 2006.*

Congratulations are in Order!

Ronald Friedlander, an Individual Producer with the Eric Giglione Agency, achieved \$100,000 of 13-month in force premium.

Patrick Parisi, an Individual Producer with the Chris La Fond Agency, achieved \$100,000 of 13-month in force premium.

Alfred Brenner, an Individual Producer with the Jatoft-Foti Agency, achieved \$100,000 of 13-month in force premium.

Herivelto Pereira, a GA with the Jatoft-Foti Agency, achieved \$100,000 of 13-month in force premium.

Maijargal Sukhbaatar, a GA with the Gleb Ostrovsky Agency, achieved \$100,000 of 13-month in force premium.

Prepare Your Applicants

Occasionally, an applicant will not allow *Underwriting* to complete a phone interview because they had already been contacted by the Agency during the verification process or because they believe the process was finished with the visit from the Agent.

As you can see it is best to let the applicant know what to expect. It is always a good idea to prepare your applicant for a possible contact from the Home Office in addition to your Agency verification call. Remember, if your applicant knows what to expect, you can avoid withdrawals and cancellations.

Also, it is important to include an accurate phone number on the application, as it will save you and the Home Office time allowing the case to move quickly through the *Underwriting Department*.

A Correction

We would like to apologize to Sue Akers. In last month's *Spotlight*, she should have shown as number three PR Rep in Category B with 1,109 cards.

Founder's Club Outstanding Producers

August 2005

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G ▲	RETENTION
Omar Hashimi	Jatoft-Foti	2	\$62,954		82.1
Amir Sedaghat	Rick Altig	1	\$44,200		79.4
Lily Tchen	David Cohen	1	\$57,734		78.6

▲ Percentage of Net to Gross

Founder's Club Outstanding PR Representatives

August 2005

PR REP	SGA	TIMES QUALIFIED	CARDS/GROUPS
Malka Arony	HO CA/Hartman	3	14,604 Cards

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Promoted to 52.5 Percent Supervising Agent

Martin Banks	Thomas Craig	Kevin Johnson	Narinder Sidhu	Kevin Tienken
Cara Beasley	Crystal Crossan	Richard Lawson	Alan Silverman	Raphael Weaver
James Bethea	Mathieu Denis-Critchley	Trent McCollum	Caleb Smith	Kouame Yoboue
Sorana Blackfoot	Geoffrey Fischer	Megan McKeighan	Robert Snow	Alfred Young
Colin Brandt	Tony Fox	Kevin Montgomery	Todd Stallsworth	Melton Young
Jennifer Chauvin	Chantel Gallant	Shoshannah Morris	Brenden Stewart	
Ya Chu	Lorenzo Harris	Walter Queen	Andrea Teran	

Promoted to 55 Percent Supervising Agent

Bradley Bittner	Jullian Goodin	Kenneth Mazik	William Swango
Brian Brophy	Heather Hewitt	Matthew Melhorn	Dawn Trudden
Denice Davidson	Michael Lott	Robert Snow	Christopher Vianello

Promoted to 57.5 Percent General Agent

Timothy Clark	Georgia Lee	George Noujaim	Scott Shields	Terrence Thomas
Jason Gurnett	Edward Loux	Scott Oltman	Hovhannes Termartirosian	Kristin Turner
Todd Krentzel	Michael Nelson	Ray Sharples	Randy Teyssier	

Promoted to 60 Percent General Agent

James Bailey	John Bulecza	Michael Laramie
Raphael Bouchereau	Clayton Frost	Glenn Snowden

Promoted to Master General Agent

Gordon Boles	Matthew Guertin	Timothy Meyer	Richard Rainone
Mark Gorman	Matthew Ho	Bryon Paz	

Promoted to Regional General Agent

Jose Ferreyro	Nickolay Gusev	Paulo Rosa
Kevin Frain	Gabriel Hernandez	

Promoted to State General Agent

William Heath	Chris Hernandez
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Promotions Galore!

AMS is a huge success! Everyone is benefiting from this state-of-the-art program, especially those who have been moving their way up the ranks. Read what our newly promoted Master General Agents have to say about AMS and the secrets to their success.



Jonathan Cole
The Slav Bitman Agency
Promoted June 2005

"I believe I owe my success to Mario Cooper and Slav Bitman. They taught me that good work ethics and determination lead to getting ahead in the company. I decided not to let mediocrity be a part of my vocabulary or way of behavior, and that decision helped me earn what I believe is the best job in the world."



Charles McGrane
The Slav Bitman Agency
Promoted June 2005

"The best advice I could give to those just starting in the field is to learn to listen. Good service starts with listening to the needs of others, and listening to the experiences of your superiors can teach you the skills to get ahead. By combining the two, you are guaranteed to be a success at whatever you choose to do."



Charles VanDyke
The Eric Neal Agency
Promoted June 2005

"Aim high, because you can definitely get there. That's the best advice I can give anyone trying to be successful and get ahead. If you approach every day like you can make a difference, then success and promotion will come easily. Just believe in what you do, and then do what you believe."



Timothy Southerton
The Rick Altig Agency
Promoted July 2005

"You have to be resilient to really get ahead with the company — you can't let things get you down, because they keep you down. Treat everything as a learning experience. Be receptive to feedback and listen to the advice and instruction of your superiors. You'll find that the job just comes to you easier."



Krista Thieme
The Steve Hartman Agency
Promoted July 2005

"Enjoy what you're doing and have fun with your job, otherwise you won't have the drive to get ahead. Working for Steve Hartman, who puts integrity above all else, really helped me. He taught me that good service starts with caring about the clients and putting them first."



Godley Varghese
The Eric Giglione Agency
Promoted July 2005

"No matter what obstacles are thrown your way, you need to go around them. Everyone says to focus on what you're good at, but you really need to focus on what you're not so good at so you will be able to improve on it. Only then can you be the best at what you do."



Brian Varney
The David Zophin Agency
Promoted July 2005

"Step one for success is listening. You have to listen and understand the instructions you are given. Step two is all about motivation. You have to be ready to go out and do exactly what is needed to get the job done. Combine the two, and you are ready to be the best."



Mark Gorman
The Chris Hernandez Agency
Promoted August 2005

"I never thought I'd be working in insurance, nevermind having such a great position with the Company. I believe my success comes from perseverance, patience and the ability to be coachable. As long as you are willing to learn from others, you will continue to get better at your job."



Matthew Guertin
The Steve Jakubczak Agency
Promoted August 2005

"You really need to put the customers first and respond to their needs in a timely manner. Help them as quickly and honorably as you possibly can. This reflects your personal honesty, integrity and good work ethics, which I believe are three things everyone needs to be successful with the Company."



Timothy Meyer
The Steve Jakubczak Agency
Promoted August 2005

"Stay in there! Everyone will have their ups and downs, but it is a person's level of commitment, desire and attitude that determines whether they succeed or not. If you go above and beyond what is needed, then you will have no trouble being a huge success."



Vance Rountree
The Tom Williams Agency
Promoted July 2005

"MGA is easily the best position you can have with the Company. You just have to work your tail off to get here. Commitment and persistence will get you through anything and allow you to rise above the challenges. And once you get here, remember: never stop recruiting."

Congratulations!

Individual Producers

1. Joseph Moore



Tampa, FL

2. Samantha Chui



Marietta, GA

3. Omar Hashimi



Concord, CA

4. Richard Galati



Kansas City, MO

5. Robert Ulreich



Concord, CA

6. Michelle Caringer



Kailua, HI

7. Ruben Soberanes



Concord, CA

8. Zachary Hart



N. Royalton, OH

9. Lily Tchen



Los Angeles, CA

10. Jinzhou Zhao



Redmond, WA

Individual Producers

All Time Record to Beat

Month: \$53,774 Net ALP Peter Kang

August Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Joseph Moore	\$32,283		74.7	Mary Ayarzagoitia	Tom Williams
2. Samantha Chui	22,419	84		William Cook	Williams-Williams
3. Omar Hashimi	22,157		82.1	Steve Foti	Jatoft-Foti
4. Richard Galati	20,852		79.9		Geneser-Geneser
5. Robert Ulreich	18,862		85.3	Roger Johnson	Jatoft-Foti
6. Michelle Caringer	18,810	100		Glenn Vandesande	Rick Altig
7. Ruben Soberanes	18,612		75.6	Doreen Ryan-Foti	Jatoft-Foti
8. Zachary Hart	18,496		83.3	Mathew Hart	Jim Surace
9. Lily Tchen	17,709		78.6	Lily Tchen	David Cohen
10. Jinzhou Zhao	17,603		87.8	Ryan Stenglein	Rick Altig
11. Victor Quimson	17,179		84.0	Steve Foti	Jatoft-Foti
12. Herivelto Pereira	16,874		74.3	Curt Snow	Jatoft-Foti
13. Lance Brown	16,708		91.3		David Zophin
14. Adam Fogelman	15,766	100		Karl Schuckert	Altig-Orlovic
15. Ronald Friedlander	15,596		84.5	Theodore Pappas	Eric Giglione
16. Sara Sparrow	15,553	100		Phillip LaCross	Altig-Orlovic
17. Lindsey Vleisides	15,377	98		Dustin Baxter	Geneser-Geneser
18. Jesse Wise	15,265	94		Scott Keeney	Oldham-Hadayia
19. Edward Loux	14,706	91			Eric Neal
20. Antoinette Yellock	14,639	97		Robert Smith	Durhon Oldham

▲ Percentage of Net to Gross

All Time Record to Beat

YTD: \$277,779 Net ALP

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. Zachary Hart	\$167,427		83.3	Mathew Hart	Jim Surace
* 2. Sylvia Freeman	132,763		77.8		Williams-Williams
* 3. Carla Miller	129,892		74.2		John Akers
* 4. Timothy Cruise	128,140		82.7	Timothy Cruise	Bob Olson
* 5. Omar Hashimi	127,619		82.1	Steve Foti	Jatoft-Foti
* 6. Samantha Chui	125,394	84		William Cook	Williams-Williams
* 7. Max Quasem	120,253		86.8	Earnest Loveless	David Cohen
* 8. Lily Tchen	117,347		78.6	Lily Tchen	David Cohen
* 9. Ruben Soberanes	117,050		75.6	Doreen Ryan-Foti	Jatoft-Foti
* 10. Daniel Potilechio	111,639		89.8	David Wang	Bob Olson
11. Nadia King	100,874		71.5	Nadia King	Altig-Orlovic
12. Lance Brown	99,686		91.3		David Zophin
13. Ronald Friedlander	97,826		84.5	Theodore Pappas	Eric Giglione
14. Mary Ann Gaelic	97,103		75.8	Lawrence Hauck	Steve Friedlander
15. Robert Ulreich	96,960		85.3	Roger Johnson	Jatoft-Foti
16. Maijargal Sukhbaatar	96,076		74.9		Gleb Ostrovsky
17. Peter Kang	95,011	91		Jeremy Welch	Slav Bitman
18. DeSheila Hargrove	92,118		80.2	Diane Carrion	Eric Giglione
19. Yvonne Hernandez	91,824		74.7	David Iriye	David Cohen
20. Carlton Lear	90,775		71.2	David Wang	Bob Olson

▲ Percentage of Net to Gross

Happy Anniversary!

Thanks for all you do. Congratulations!

31 Years of Service

Donald Wold

23 Years of Service

Joseph Sbeghen

16 Years of Service

Jeffrey Dinocento

14 Years of Service

Debbie Enstedt

13 Years of Service

Shashi Parekh

12 Years of Service

Mitchell Look

11 Years of Service

Marc Morton
Gary Williams

8 Years of Service

Bradley Kincaid
Theresa Logue
Ron VanWoesik
Julie Wells

7 Years of Service

Lance Brown
Sushen Chand

6 Years of Service

Narinder Dhillon
Nickolay Gusev

6 Years of Service Cont.

Bill Hayer
Dorian Oldham

5 Years of Service

Matt Henderson
Alex Roland

4 Years of Service

John Baloun
London Burnett
Angelica Gallardo
Kevin Haines
Matthew Kernan
Alison King
Camilla Lofranco
Israel Pena
Marcus Smith
Lawrence Tenamore

3 Years of Service

Kelly Bittle
Frederick Dagostino
Donald Grandy
Ronald Marx
Malcolm McCall
Brian Morse
Philip Prata

2 Years of Service

Dennis Cedeno
Chris Cunyngnam
Joyce Dacklin
Cheryl Foti
Adriana Garcia

2 Years of Service Cont.

Salvatore Giacchi
Gladys Holder
Robert Levin
Kathleen Loughran
Brian Lulloff
Andrew Manchon
Brett Maves
Eddy Metidieri
Harjeet Rana
Richard Refano
Narinder Sidhu
Randolph Souliers
Godley Varghese
Lynda Williams

1 Year of Service

James Aduminta
Thomas Alligood
Majed Alsaigh
Astor Asada
Elonia Barr
Kevin Barrow
Ryan Bisanz
Brian Brophy
Tommy Chan
Larry Clemons
Ryan Eckroth
Larry Edwards
Robyn Ferraro
Thomas Gatlin
Jack Gordon
Jason Gurnett
Jason Harris
Howard Heron

1 Year of Service Cont.

Howard Heron
William Hunter
Jennifer Ingimundson
Jason Jones
Alexandre Kalinic
Peter Kaplanis
Ilya Kardava
Steven King
Jessica Lapointe
Catherine Longo
Tim McAdams
Michael Nelson
Max Noland
Haylee Nye
Manuel Olea
Jessica Palmisano
Philip Parisi
Jonathan Petzold
Jeffrey Shelton
Ryan Shoji
Shannon Spindler
Jane Truscott
Wayne Ulrich
Brian Varney
Shamir Wallani
Raymond Welch
Katheryn Williams
Sara Wiltsie

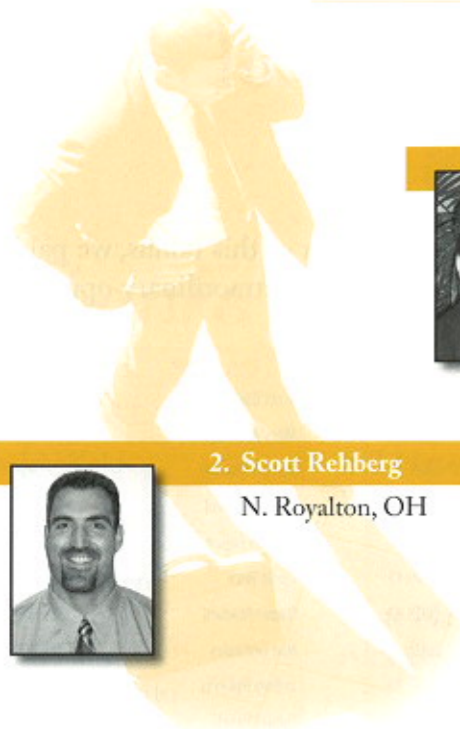
Have You Taken Advantage of This New Opportunity?

Listed below are the qualifiers for the second month of the **BR Bonus**. With the addition of this bonus, we paid more than \$920,000 in bonuses this month alone. We have four months to go! Don't miss this extraordinary opportunity of adding to your monthly income.


Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Matthew Wolfanger	\$5,557.46	Bryan Johnson	\$1,231.82	Flavio Mendes	\$631.28	Scott Baker	\$398.53
Mark Bleier	\$2,983.55	Tim McAdams	\$1,228.85	Aaron Webb	\$630.88	Mary Ayarzagotia	\$397.25
Karen McQuoid	\$2,689.81	Dustin Venekamp	\$1,217.38	Shakia Crump	\$621.22	Joseph Coarsey	\$394.95
Tara Soderman	\$2,621.96	Jillian Lamb	\$1,195.79	William Jaquay	\$619.35	Omar Hashimi	\$393.03
Tomas Thundiylil	\$2,468.77	Roxanne Ropp	\$1,140.35	Charles VanDyke	\$610.87	Naveen Eapen	\$389.09
Glenn VanDeSande	\$2,445.30	Rodney Ward	\$1,120.17	Scott Rhodes	\$609.41	Linda Buck	\$388.13
Hal Herman	\$2,405.49	Avi Regev	\$1,119.12	Allan Jennings	\$606.42	Ramin Madani	\$387.69
Scott Keeney	\$2,170.86	Robert Hamilton	\$1,088.95	Jose Sanchez	\$603.23	Noe Gonzales	\$387.47
Edward Hanna	\$2,053.15	George Noujaim	\$1,077.19	Scott Rehberg	\$602.91	Jeffrey Roberts	\$385.50
Karl Schuckert	\$2,049.68	Tommy Chan	\$1,051.69	Robert Ehlers	\$602.26	Daniel Pavek	\$382.73
Matthew Melhorn	\$2,031.98	Elaina Bosco	\$1,032.02	Diana Shageyeva	\$597.45	Amir Sedaghat	\$380.19
Michael Clark	\$2,021.92	Vann Durham	\$1,014.93	Robert Hill	\$588.30	Robert Dunn	\$379.99
Jennifer Price	\$1,999.07	Horace Johnson	\$1,014.65	Lisa Rosa	\$588.01	John Sill	\$378.57
Kathleen Loughran	\$1,974.29	Brian Kalsto	\$1,000.73	James Bailey	\$578.20	Cesar Astralaga	\$372.17
Sidney Hodgskiss	\$1,915.24	Clayton Frost	\$995.40	Jon Hanec	\$575.34	Pete Pels	\$264.42
David Solomonov	\$1,862.55	Noah Alkinburgh	\$964.95	Jeremy Welch	\$574.09	Dustin Henderscheid	\$239.57
Robert Trujillo	\$1,856.55	Harjeet Rana	\$945.98	Eric Renteria	\$573.89	John Hancock	\$231.30
Michael Nowak	\$1,852.68	Randy Downs	\$938.07	Patricia Harris	\$573.77	Paul Mahoney	\$225.20
John Castore	\$1,785.84	Justin Smith	\$924.23	John DeRosier	\$572.77	Steven Strong	\$223.27
David Tubbin	\$1,768.01	Maurice Davies	\$902.32	Rhonda Scott	\$572.28	Tom Williams	\$217.63
Hyunsup Sim	\$1,762.68	Derrick Bates	\$897.47	Patrick Coughlin	\$568.68	Rita Haidinger	\$209.61
Wayne Hendricks	\$1,762.05	Robert Gadberry	\$894.83	David Farraway	\$568.49	Paul Ritchey	\$209.21
Steven King	\$1,722.94	Wayne Wong	\$884.84	David Ackerman	\$567.05	DeMario Cooper	\$205.85
Jason Young	\$1,656.17	Edward Osborne	\$867.54	Gary Fix	\$564.17	Samuel Lasala	\$197.70
Willie Hayden	\$1,655.92	Andrew Limoli	\$853.78	Thomas Vanosdol	\$562.54	Patrick Mazerolle	\$196.81
Michael Laramie	\$1,638.24	Susanne Munro	\$828.00	Steven Engrav	\$536.07	Richard Phillips	\$181.56
Tony Motley	\$1,627.71	Philip Prata	\$826.90	Alla Alexander	\$512.19	Nicholas Zangardi	\$177.02
Joseph Diecedue	\$1,606.50	Ryan Bisanz	\$822.02	Heather Hewitt	\$482.49	Alan Conquest	\$176.40
Jamie Fields	\$1,572.97	Arthur Greene	\$815.83	Mary Grant	\$476.67	Edward Loux	\$172.70
Sue Weiss	\$1,474.30	Allan Gilbert	\$814.02	Kenneth Mazik	\$467.20	Alex Roland	\$172.56
Christopher Roden	\$1,455.00	Jason Mayer	\$812.42	Thomas Reddoch	\$450.76	Stephen Preston	\$171.39
Robert Christian	\$1,360.02	James Isip	\$812.09	Paulina Boire	\$419.38	James Aduminta	\$170.30
Scott Primm	\$1,329.78	William Childress	\$811.24	Maxine Moody	\$418.41	Jarred Starman	\$169.24
Donald Orban	\$1,320.22	Laura Fisher	\$808.87	Denice Davidson	\$416.82	James Cahalin	\$169.22
Phillip Lacross	\$1,312.65	Shawn Brookshire	\$806.99	Dustin Miller	\$416.51	Joshua Goodman	\$167.78
Doreen Ryan-Foti	\$1,271.07	Ricardo Ferreira	\$782.70	Michael Bromberg	\$413.80	Jason Jones	\$163.91
Richard Rainone	\$1,269.17	Scott Mellgren	\$756.15	Michael Lott	\$411.75		
Carl Ignatius	\$1,262.72	Sonny Gurney	\$709.65	Shawn Richmond	\$402.58		
Preston Foster	\$1,259.18	Daniel Phares	\$706.01	Larry Clemons	\$401.07		
Casey Charlton	\$1,240.36	Frank Sommers	\$694.93	Jeremy Coakley	\$400.90		
Bradley Bittner	\$1,237.18	Nathan Snider	\$688.76	Daniel Limon	\$398.72		

Total Bonus Paid Out
\$149,926.74


Supervising Agents




1. James Cahalin
Denver, CO



2. Scott Rehberg
N. Royalton, OH



3. Bradley Bittner
Canonsburg, PA



All Time Record to Beat
Month: \$43,409 1st Yr.

All Time Record to Beat
Month: \$68,050 Net ALP *Mary Ann Gaelic*

August Production

Name	1st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. James Cahalin	\$18,779	\$25,180	87		Joshua Goodman	Bill Jennings
2. Scott Rehberg	17,354	29,327	89		Mathew Hart	Jim Surace
3. Bradley Bittner	17,303	27,733	94		Alex Roland	Chris La Fond
4. Ryan Bisanz	16,363	19,900	80		Joann Stewart	Altig-Traboulay
5. Steven King	15,953	22,837	89		Sonny Gurney	Paul Rumbuc

All Time Record to Beat
YTD: \$266,978 1st Yr. *Mary Ann Gaelic*

All Time Record to Beat
YTD: \$443,893 Net ALP *Mary Ann Gaelic*


YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Steven King	\$59,954	\$111,778	89		Sonny Gurney	Paul Rumbuc
2. James Cahalin	56,211	82,415	87		Joshua Goodman	Bill Jennings
3. Scott Rehberg	49,285	79,532	89		Mathew Hart	Jim Surace
4. Amir Sedaghat	46,793	120,574		77.7	Harpreet Gujral	Rick Altig
5. Kenneth Mazik	45,456	83,441		83.0	David Wang	Bob Olson


Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

General Agents


1. Michael Laramie
Houston, TX



2. Jennifer Price
Kansas City, MO




3. Steven Engrav
Menomonee Falls, WI



4. Mary Ann Gaelic
Auckland, NZ



5. Zachary Hart
N. Royalton, OH



All Time Record to Beat
Month: \$102,403 1st Yr. *Eric Neal*

All Time Record to Beat
Month: \$111,262 Net ALP *Eric Neal*

August Production

Name	1st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Michael Laramie	\$57,918	\$68,484		79.4	AJ O'Connor	Steve Greer
2. Jennifer Price	53,067	60,198	85		Dustin Baxter	Geneser-Geneser
3. Steven Engrav	41,318	47,962	91		Wayne Hendricks	Joseph Manone
4. Mary Ann Gaelic	36,901	46,498		75.0	Lawrence Hauck	Steve Friedlander
5. Zachary Hart	30,963	49,460		78.0	Mathew Hart	Jim Surace
6. Glenn Snowden	30,491	39,522		74.5	AJ O'Connor	Steve Greer
7. Karen McQuoid	30,484	39,168		80.0	Lawrence Hauck	Steve Friedlander
8. Cesar Astralaga	25,935	31,711	82		Dorian Oldham	Durhon Oldham
9. Nicholas Zangardi	25,860	25,676		74.6	Marcus Smith	Jim Surace
10. Clayton Frost	25,736	31,725		69.6	Jason Mollo	David Zophin

All Time Record to Beat
YTD: \$489,120 1st Yr. *Eric Neal*

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Mary Ann Gaelic	\$216,278	\$316,550		75.0	Lawrence Hauck	Steve Friedlander
* 2. Zachary Hart	205,024	391,472		78.0	Mathew Hart	Jim Surace
* 3. Salvatore Giacchi	169,319	218,780		69.7	David Hausman	Eric Giglione
* 4. Danielle Holmes	160,142	227,447		74.2		Bill Jennings
* 5. Michael Laramie	146,667	204,386		79.4	AJ O'Connor	Steve Greer
6. Jeffrey Oakman	130,956	127,971		77.4	Bill Cook	Williams-Williams
7. Glenn Snowden	127,578	170,235		74.5	AJ O'Connor	Steve Greer
8. Richard Refano	124,880	213,366		74.1	Barry Dillah	Eric Giglione
9. Nicholas Zangardi	112,882	151,403		74.6	Marcus Smith	Jim Surace
10. Anthony Cannady	111,578	139,817		70.4	Demetrius Peete	Tyrone Conard

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*



—The Key to Unlocking Your Business Potential

Have you ever gone into a really nice restaurant and received lousy service which made the whole experience not worth your while? Have you ever gone into a store looking for something and unable to find it, only to notice that all the salespeople on the floor are ignoring you? Have you ever gone to the doctor's office sick as a dog and everyone rushes you in and rushes you out, leaving you to think 'what just happened?'

We have all experienced- some sort of lack of service in one way, shape, or form. More importantly, we all know what it feels like to be properly serviced and not serviced at all. At American Income and National Income, we don't want our customers walking away from the experience exclaiming, "What just happened?" We want our customers to feel that their needs are important and that they will be treated as family — because they are!

Serving your clients is just another opportunity for you to enhance your business relationships. "Customers and prospects want to be treated as unique individuals," according to *JustSell.com*. "Service is defined by the individual experiencing it and more often than not, they are looking for salespeople to exceed their expectations."

Listed below are some things to keep in mind when servicing the individuals you are meeting on a daily basis:

1. Always tell your customer what you can do for them, not what you can't do.
2. Always listen to your customers. Do not interrupt them or start to speak until they have finished what they have to say.
3. Always call your customers by name. This tells them you care about them enough to know their name.
4. Know enough about your customer to fulfill their need and make sure it is acceptable to them by getting their approval and agreement.
5. Always conclude each call or visit with a "thank you," or a verbal message of appreciation for their business.
6. Make certain that your tone of voice is in sync with your words. Remember, your tone can completely contradict your message.
7. Always go the extra step by following up. Re-contact your customers to make certain that everything has been handled in a satisfactory manner and that they are pleased with the outcome.
8. Always ask if there is anything else you can do. Taking the time to do this often results in increased business and a more committed customer.

Service is a commitment and should be ingrained in every aspect of your business. Remember, every interaction you have with a client or prospect is an opportunity to reinforce and grow that relationship. Therefore, it just makes sense to take the extra time and do it right from the start — it could be the key to unlocking your business potential! To find out more about doing it right, check out the sidebar to the right.

Building Your Core Values*

Over the last several years, many of us have heard references to the book "Good to Great." Well, the references don't stop here!

Author Jim Collins has done extensive research into what makes businesses successful, and he says, "Our research points to one essential element in any successful company. Those that are the best have built a set of core values and lived by them." Listed below are eight reasons to build core values and live by them:

1. **Builds client trust.** Trust is the foundation of all lasting relationships.
2. **Earns you respect with other professionals.** Professional referrals can only help you when building your business.
3. **Promotes customer loyalty.** Renewal premiums and repeat business stem from satisfied customers.
4. **Promotes customer referrals.** Satisfied customers refer friends.
5. **Reduces customer complaints and promotes good recommendations.** A stellar sales reputation can take years to build, but the benefits are endless.
6. **Promotes personal pride.** Knowing you are doing the right thing for your customer produces confidence.
7. **Makes you happy.** Happiness comes from within, knowing you are an individual of absolute integrity.
8. **Makes you more money.** Research proves solid ethics build trust and trust sells — short and long term.

* *Benefits Selling Magazine, August 2005*

Master General Agents



1. AJ O'Connor
Houston, TX



2. Wayne Hendricks
Menomonee Falls, WI



3. Horace Johnson
Ft. Lauderdale, FL



4. Barry Dillah
Edison, NJ



5. Alex Roland
Canonsburg, PA

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$250,859 Net ALP Jim Bianchi

August Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
1. AJ O'Connor	\$105,434	\$127,903		70.9	Steve Greer
2. Wayne Hendricks	101,554	160,683		78.6	Joseph Manone
3. Horace Johnson	89,202	88,488		69.6	Tom Williams
4. Barry Dillah	74,103	115,885		71.1	Eric Giglione
5. Alex Roland	68,289	110,979		76.3	Chris La Fond
6. Gabriel Hernandez	61,849	61,849		73.3	David Zophin
7. Lawrence Hauck	61,752	77,078		73.3	Steve Friedlander
8. Matthew Wolfanger	56,416	75,682		88.5	Durhon Oldham
9. Allan Jennings	55,583	55,583		68.7	Bill Jennings
10. Mathew Hart	54,488	85,811		75.1	Jim Surace

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
YTD: \$2,168,283 Net ALP Paul Rumbuc

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
* 1. AJ O'Connor	\$655,315	\$828,582		70.9	Steve Greer
* 2. Barry Dillah	639,017	764,762		71.1	Eric Giglione
* 3. Doreen Ryan-Foti	445,285	1,063,409		77.3	Jatoft-Foti
* 4. Jim Bianchi	403,035	820,249		73.9	Durhon Oldham
* 5. Horace Johnson	385,405	398,405		69.6	Tom Williams
6. Gabriel Hernandez	382,280	383,114		73.3	David Zophin
7. Lawrence Hauck	360,317	646,539		73.3	Steve Friedlander
8. Alan Conquest	347,257	409,926		69.5	Steve Hartman
9. DeMario Cooper	341,561	352,823		69.1	Slav Bitman
10. Scott Keeney	329,838	412,930		74.3	Oldham-Hadayia

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Regional General Agents



1. AJ O'Connor
Houston, TX



2. Joshua Goodman
Denver, CO



3. David Hausman
Edison, NJ

August Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
1. AJ O'Connor	\$164,485	\$221,095		70.9	Steve Greer
2. Joshua Goodman	118,047	143,586		72.5	Bill Jennings
3. David Hausman	105,182	203,885		80.5	Eric Giglione

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
* 1. AJ O'Connor	\$979,770	\$1,240,282		70.9	Steve Greer
2. Jason Mollo	941,665	1,107,368		72.8	David Zophin
3. Joshua Goodman	779,732	1,047,719		72.5	Bill Jennings

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Joseph Moore	Marc Zipper	\$5,661.52
Omar Hashimi	Jatoft-Foti	\$4,431.41
Richard Galati	Geneser-Geneser	\$3,962.00
Robert Ulreich	Jatoft-Foti	\$3,772.44
Zachary Hart	Jim Surace	\$3,699.39
Lily Tchen	David Cohen	\$3,597.04
Jinzhou Zhao	Rick Altig	\$3,520.61
Victor Quimson	Jatoft-Foti	\$3,435.94
Lance Brown	David Zophin	\$3,341.60
Ruben Soberanes	Jatoft-Foti	\$3,329.40

Total Retention Bonus Paid: \$552,945.16 523 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
AJ O'Connor	Steve Greer	\$8,539.60
Barry Dillah	Eric Giglione	\$7,649.81
Doreen Ryan-Foti	Jatoft-Foti	\$5,606.84
Matthew Wolfanger	Durhon Oldham	\$5,547.27
Wayne Hendricks	Joseph Manone	\$5,492.83
Alex Roland	Chris La Fond	\$5,427.91
Hal Herman	Durhon Oldham	\$5,193.52
Lawrence Hauck	Steve Friedlander	\$4,967.65
Jim Bianchi	Durhon Oldham	\$4,915.18
Gabriel Hernandez	David Zophin	\$4,364.25

Total Leadership Bonus Paid: \$189,270.74 116 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Malka Arony	Steve Hartman	\$2,287.08
Al Wall	Joshua Chalom	\$1,916.82
Laurie Onasch	Joseph Manone	\$1,862.00
Charles Hill	Jatoft-Foti	\$1,848.48
Becky Cutler	Bill Jennings	\$1,806.48
Rachelle Valdez	Altig-Orlovic	\$1,683.20
Robin Andrade	David Zophin	\$1,274.28
Jacqueline deVooght	Rick Altig	\$1,255.95
Mark Gagliardi	Jatoft-Foti	\$1,168.58
Vivian Dwyer	Altig-Hay	\$1,146.26

Total PR Bonus Paid: \$34,857.11 49 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

MONETARY DONATIONS

American Income & National Income

- Gave \$62,500 to the American Friends of the Yitzbak Rabin Center to sponsor the *Babr Retirement Dinner*.
- Contributed \$177.24 to GCC/IBT for mailings.
- Contributed \$1,500 to the Labor Council for Latin American Advancement for the *2005 Educational Conference*.
- Donated \$500 to the Winnipeg Labour Council.
- Contributed \$1,000 to the Winnipeg Folk Festival.
- Gave \$500 to the CLC Youth Camp.
- Donated \$500 to the MFL Youth Scholarship Fund.
- Contributed \$5,000 to the Labor Heritage Society's *Spirit of Solidarity Campaign*.

The Rick Altig Agency

- Gave \$500 to the OPCMIA North West Conference.
- Contributed \$450 to Manitoba Building Trades for the *Charity for Kids Annual Golf Tournament*.
- Donated \$34.22 to the CPAA's Annual Convention.
- Gave \$100 to Soar C2 for their Annual Golf Tournament.
- Contributed \$160 to the International Snowmobile Conference's Convention.
- Donated \$250 to the Vermont AFL-CIO for the *James Cross Scholarship Fund*.
- Gave \$300 to AFSCME Council 61's Barbeque.
- Contributed \$500 to the Manitoba Government Employees Union for their golf tournament.
- Donated \$166.84 to USWA for the *SMAC Golf Tournament*.
- Contributed \$363.26 for an advertisement in the Building Trades Annual Magazine.
- Gave \$1000 to Teamsters Joint Council 32 for the *Jack J Jorgensen Charitable Trust*.
- Donated \$1000 to the Tennessee AFL-CIO Convention.
- Gave \$200 to SW Washington Labor Council for the *River Walk Fund Raiser for Labor Community Services*.

The Rick Altig Agency

- Donated food to the Lakes and Plains Regional Council Retirees Committee.

The Steve Greer Agency

- Donated \$250 to the Austin Federation of Musicians Local 433 for the *Music of the Heart Benefit*.
- Contributed \$250 to the CWA-TSEU Local 6183 to honor the new University of Texas graduate students.

The Mark Hancock Agency

- Gave \$100 as a hole sponsor for the Fraternal Order of Eagles State of Indiana Golf Outing.
- Donated \$100 to the Northeast Indiana Central Labor Council's Labor Day Picnic.
- Contributed \$100 to the AFSCME Council 62's 33rd Biennial Convention.

The Jatoft-Foti Agency

- Gave \$2,500 to Alameda CLC for the 2005 COPE dinner.
- Gave \$1,000 to Union Ironworkers MC for the 2nd Annual Motorcycle Run.
- Donated \$10,000 in cooperation with all California SGAs to the CSEA for their 2005 events.
- Contributed \$625 to the San Mateo CLC for the annual COPE dinner.
- Donated \$2,500 to the Instituto Laboral De La Raza as a platinum sponsor.
- Contributed \$70 to the East Bay Chapter CCUL for their chapter meeting and dinner.
- Gave \$500 to the San Francisco Building & Construction Trades Council for *Vegas in San Francisco III*.

The Bill Jennings Agency

- Gave \$1,000 to the annual ALF-CIO golf tournament.
- Contributed \$200 to the Colorado Council of Teamsters golf tournament.

Total \$95,896.56

OTHER DONATIONS

The Mark Hancock Agency

- Gave 30 boxes of food to the *Central Indiana Labor Council*.

Be sure to submit your contributions monthly via e-mail to dyannazzo@ailife.com.

SGA PRODUCTION

AUGUST CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Tom Williams		69.9	\$256,986	\$236,000	109	\$403,500	\$368,500	109	109

AUGUST CATEGORY II

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Josh Chalom		70.5	\$142,589	\$110,500	129	\$214,317	\$173,500	124	127
Geneser-Geneser	78		155,433	115,000	135	212,245	181,500	117	126

AUGUST CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Bill Jennings		71.7	\$160,326	\$86,500	185	\$207,600	\$140,000	148	167
Steve Greer		70.8	164,485	96,000	171	221,600	143,000	155	163
Jim Surace		72.3	114,380	104,000	110	174,564	162,500	107	109
Chris La Fond		76.7	87,011	82,500	105	128,852	130,000	99	102

AUGUST CATEGORY IV

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Eric Neal		69.4	\$69,184	\$515,000	134	\$85,556	76,000	113	124
Imran Satti	80		71,357	540,000	132	94,628	85,000	111	122
Steve Hartman		74.3	87,413	715,000	122	131,366	114,000	115	119

AUGUST CATEGORY V

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Chris Hernandez	100		\$39,200	\$285,000	138	\$49,601	\$42,500	117	128

SGA PRODUCTION

YTD CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Tom Williams		69.9	\$1,658,540	\$1,898,000	87	\$2,756,885	\$2,960,000	93	90

YTD CATEGORY II

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Slav Bitman		72.0	\$1,058,186	\$721,500	147	\$1,169,635	\$1,123,500	104	126
Geneser-Geneser	78		746,580	575,000	130	1,028,380	907,500	113	122

YTD CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Bill Jennings		71.7	\$1,003,564	\$692,000	145	\$1,401,017	\$1,120,000	125	135
Steve Greer		70.8	1,008,956	708,000	143	1,276,395	1,054,000	121	132
Williams-Williams		71.1	724,080	706,000	103	1,034,801	1,073,000	96	100

YTD CATEGORY IV

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Steve Hartman		74.3	\$687,430	\$572,000	120	\$1,110,219	\$912,000	122	121
Imran Satti	80		260,372	283,500	92	538,361	446,250	121	107
Mark Hancock		70.6	527,512	500,000	106	799,335	800,000	100	103

YTD CATEGORY V

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Chris Hernandez	100		\$39,201	\$28,500	138	\$49,601	42,500	117	128

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Malka Arony
Phoenix, AZ



Charles Hill
Concord, CA

Category B:



Sue Akers
Omaha, NE



Catherine Briggie
Phoenix, AZ

Category C:



Cheryl Cook
Harrisburg, PA



John Wagner
Cincinnati, OH

August Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	22,854	Rick Altig
2. Malka Arony	7,122	HO CA/Hartman
3. Charles Hill	6,347	Jatoft-Foti

All Time PR Card Production Record

Month: 18,960 cards

Category A	No. Cards	SGA
1. Malka Arony	6,115	HO CA/Hartman
2. Charles Hill	5,085	Jatoft-Foti
3. Al Wall	4,327	Joshua Chalom
4. Laurie Onasch	3,570	Manone/Altig
5. Robin Andrade	3,204	David Zophin

Category B	No. Cards	SGA
1. Sue Akers	1,910	John Akers
2. Catherine Briggie	1,873	Steve Hartman
3. Tara Snowden	1,641	Steve Greer
4. Irene Rurycz	1,341	Jim Surace
5. Sandra Johnson	980	Gary Bleier

All Time PR Group Production Record

Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Cheryl Cook	13	Oldham-Hadayia
2. John Wagner	9	Steve Jakubczak
3. Jerry Hartnett	8	Marc Morton
4. Patti Morgan	7	Marc Rosen
4. Erin McKee	7	Rusty Jewell

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	130,444	Rick Altig
*2. Joseph Galusha	35,418	Durhon Oldham
3. Malka Arony	34,717	HO CA/Hartman

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Malka Arony	26,453	HO CA/Hartman
*2. Al Wall	17,310	Joshua Chalom
3. Mark Gagliardi	13,953	Jatoft-Foti
4. Robin Andrade	13,435	David Zophin
5. Richard Meshulam	13,398	David Cohen

Category B	No. Cards	SGA
*1. Vivian Dwyer	14,293	Altig-Hay/Bitman
*2. Catherine Briggie	12,038	Steve Hartman
3. Irene Rurycz	7,897	Jim Surace
4. Mario Soljan	6,777	Steve Friedlander
5. Brenda Swecker	5,937	Chris La Fond

All Time PR Group Production Record

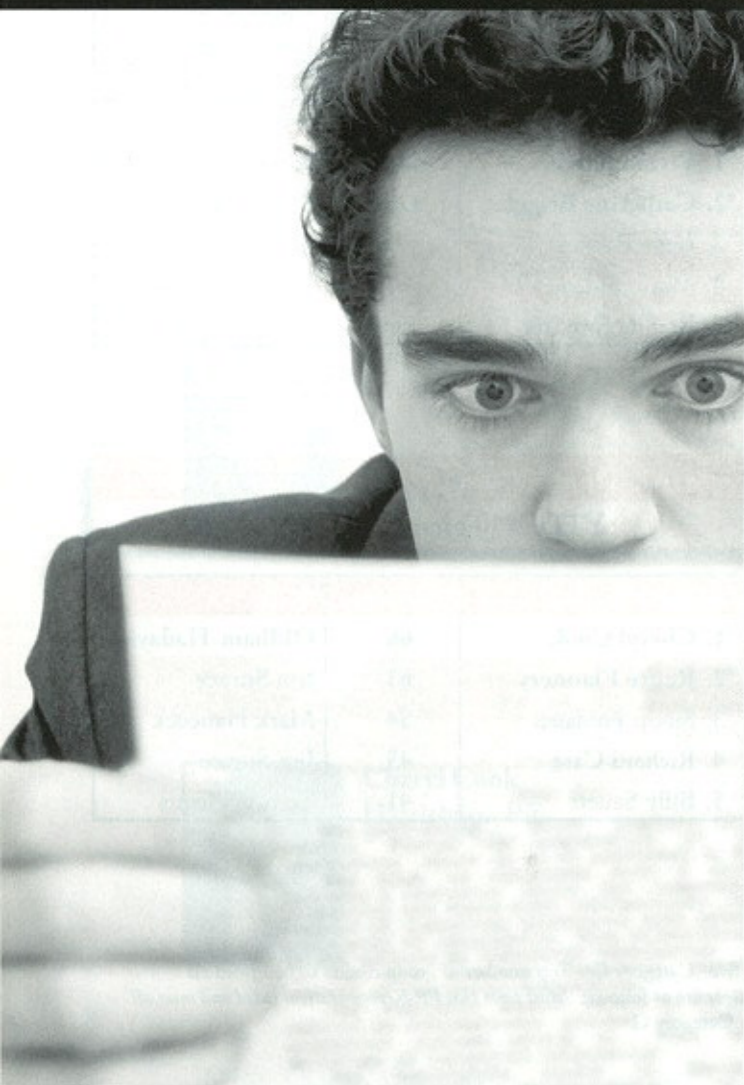
YTD: 110 groups Richard Case

Category C	Groups	SGA
*1. Cheryl Cook	66	Oldham-Hadayia
*2. Renee Flannery	63	Jim Surace
3. Susan Fuldauer	54	Mark Hancock
4. Richard Case	45	Jim Surace
5. Billy Sauers	41	Tom Williams

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.* Also, please note, the number of leads will be used to break a tie in Category C.

Advertising Materials and Scripts - Make Sure They're Approved

“Virtually all State and Provincial Insurance Departments have regulations concerning advertising. Therefore, most departments require all advertising materials to be reviewed and approved by a company's Home Office.”



The *NAIC Model Regulation* defines “advertisement” as material designed to create public interest in life insurance or annuities or in an insurer, or in an insurance producer; or to induce the public to purchase, increase, modify, reinstate, borrow on, surrender, replace, or retain a policy.

Also, did you know it is required that if any benefit is mentioned in a brochure or flyer, all limitations must be detailed? And did you know if you refer to a recommendation by any commercial rating system (like A.M. Best) you must clearly indicate the purpose of the recommendation and the limitations of the scope and extent of the recommendation?

For this reason, virtually all State and Provincial Insurance Departments have regulations concerning advertising. Therefore, most departments require all advertising materials to be reviewed and approved by a company's Home Office. Our Company policy requires all materials any Agency may be using when dealing with prospects or policyholders, if not provided by American Income or National Income directly, to be forwarded to the Home Office for review.

When submitting materials for review, here are a few things to remember. All lead letters must be approved prior to mailing, and be sure your lead letters clearly state the AD&D coverage is provided through “American Income Life Insurance Company” or “National Income Life Insurance Company.” The full company name should be used, not just American Income or National Income. Also, the lead letter should state “an American Income (or National Income) representative will be calling to set up an appointment to deliver the benefits and explain other insurance coverage available.”

We are not mandating that you use specific forms or scripts, but we do want to review what is being used as representation of the Company. In addition to lead letters, any presentations, phone scripts, or letters sent to a policyholder regarding American Income or National Income should be sent to the Home Office for review. Once we complete the review, we will send you confirmation that we have done so.

So please, remember to get all of your materials reviewed.



FROM THE DESK OF:

Scott Smith

*Executive Vice President
American Income Life*

The Fourth Quarter is Beginning... And *You* Have the Ball!

By the time you read this, the fourth quarter of the calendar year will have begun. It is an especially active time of year with some great holidays. It is a family time of year. It is a time of year when the weather changes. It is also a time of year to make the final stride toward meeting the goals you set at the start of the year.

Many of you know that for several years I had the opportunity to coach high school basketball. I am a big fan of sports in general, but for me there is something to be said for basketball. It offers athleticism, endurance, talent, discipline and teamwork. But there are two things that really stand out for me about basketball. First, you can practice and get better at basketball by yourself and with few teaching aids. Second, the fans of the sport are so close to the action that the players cannot hide from a distance or under a helmet. If you are a fan of basketball, you get *to see* the players. It is difficult for a basketball player to hide from a mistake.

So you may be asking, “What do the holidays and basketball have in common, and what do both have to do with American Income Life and National Income Life?”

Basketball games are essentially decided in the fourth quarter. At this point, everyone has worked their hardest at the game and there is only so much time left on the clock. It can all come down to one last play. The people who play the biggest role in deciding the outcome of the game are *players who want the ball*. Players who want the ball want the opportunity to succeed, and they are not afraid of

failure. They know they are under the scrutinizing eyes of their fans, and they don't care because it is all about them and their success now. I liked to coach players who wanted the ball in the fourth quarter, because people who want the ball are *results-oriented people*. They see what they want, they go for it, and they do not expect anything but success.

As you enter the fourth quarter of 2005, do you want the ball? Do you want that feeling of satisfaction in knowing you succeeded under your own power? I mentioned this is the time of year for family and holidays, and for many of us that means a need for increased wages. I think it is great that as a Producer at American Income Life or National Income Life you have an opportunity every single day to make it an extraordinary day for increased compensation. Tomorrow and the day after each represent a new opportunity as well. It is an opportunity to make it to convention, or an opportunity to take advantage of the numerous bonus programs available to you. Better yet, it is a chance to make your family proud of your accomplishments. You can celebrate the holidays while knowing you were able to achieve those goals you set for yourself at the beginning of 2005. With that success under your belt, 2006 will be in for a great start.

Now is the time to be a *results-oriented* person. It is all about you. Go out into the fourth quarter and control your destiny, because the fourth quarter is the time to win or lose.

You have the ball!

"Helping New Orleans Rebuild."

"What we do for those in need speaks volumes about who we are as individuals, and what we stand for as a Company. For this reason, we have committed to reaching out not only immediately, but in the future as well. It is our hope and desire it will still be possible to have our 2006 Convention in New Orleans. We feel standing by this decision will allow us to contribute that much more to the city's economy which it will so desperately need in the coming months. Given this situation, think about the chain reaction it will have — the more Agents who qualify for convention, the more money we will be contributing to the area devastated by Hurricane Katrina. This is why we need your help in rebuilding New Orleans. So, get out there, and get in gear for a great convention in the *Big Easy*."

St. Peter
Fairmont
NEW ORLEANS

New Orleans
July 27-30, 2006

"This issue is dedicated to the American Income Families from the New Orleans Area."

Public Relations Bonus

Qualifiers

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER

Malka Arony	\$2,287.08
Al Wall	\$1,916.82
Laurie Onasch	\$1,862.00
Charles Hill	\$1,848.48
Becky Cutler	\$1,806.48
Rachelle Valdez	\$1,683.20
Robin Andrade	\$1,274.28
Jacqueline deVooght	\$1,255.95
Mark Gagliardi	\$1,168.58
Vivian Dwyer	\$1,146.26
Renee Flannery	\$1,035.36
Billy Sauers	\$1,007.76
Susan Fuldauer	\$878.08
Darrell Dorcy	\$770.54
Jerry Hartnett	\$766.52
Cheryl Cook	\$719.20
Sue Akers	\$689.70
Patti Morgan	\$660.78
Catherine Briggie	\$657.15
Kelly Flora	\$635.37
William Slocum	\$615.32
Krissa Hensley	\$602.20
Leo VanDenBussche	\$575.41
Anne Bowyer	\$526.30
Shannon Walker	\$521.81
Richard Case	\$511.78
Rona Pileggi Spano	\$462.30
Brenda DiSomma	\$441.44
Kenneth Lett	\$441.00
Timothy Farr	\$417.50
Daryl Barnett	\$394.78
Joe Galusha	\$364.18
John Wilkinson	\$357.66
George Farenthold	\$343.24
Richard Meshulam	\$341.50
Robin Denham	\$337.46
Susan Cooksey	\$327.34
Gabriella Klett	\$312.60
Brenda Swecker	\$310.73

Casandra Robinson	\$306.73
Tara Snowden	\$285.84
Irene Rurycz	\$281.52
Susan Gilbert	\$259.74
Kenneth Altizer	\$257.58
Fran Christie	\$249.12
Joe Ward	\$247.86
Pater Nielsen	\$243.18
Eric Dalager	\$242.24
Mario Soljan	\$209.16

Total

\$34,857.11



Leadership Bonus

August Bonus Qualifiers

AJ O'Connor	\$8,539.60	Joseph Diecedue	\$1,863.34	Steven Engrav	\$337.37
Barry Dillah	\$7,649.81	Willie Hayden	\$1,862.91	Wayne Wong	\$331.81
Doreen Ryan-Foti	\$5,606.84	Pat Coughlin	\$1,835.27	Noah Alkinburgh	\$328.58
Matthew Wolfanger	\$5,547.27	Tony Motley	\$1,831.18	Glenn Snowden	\$315.05
Wayne Hendricks	\$5,492.83	Tod Brown	\$1,703.34	Susanne Munro	\$310.50
Alex Roland	\$5,427.91	Arthur Greene	\$1,691.79	Randy Downs	\$310.46
Hal Herman	\$5,193.52	Jose Sanchez	\$1,607.06	Shawn Brookshire	\$302.62
Lawrence Hauck	\$4,967.65	Byron Paz	\$1,593.27	Flavio Mendes	\$295.91
Jim Bianchi	\$4,915.18	Ramin Madani	\$1,485.60	Fernando Gonzalez	\$293.18
Gabriel Hernandez	\$4,364.25	Michael Laramie	\$993.24	William Jaquay	\$290.32
Bill Cook	\$4,259.75	Shakia Crump	\$820.38	Scott Mellgren	\$288.60
Mathew Hart	\$4,161.43	Karen McQuoid	\$788.81	Jason Gurnett	\$286.24
Sonny Gurney	\$4,134.23	Edward Hanna	\$679.08	Scott Rehberg	\$282.61
Mark Bleier	\$4,089.47	Michael Nowak	\$636.76	Robert Ehlers	\$282.30
David Solomonov	\$3,914.51	Clayton Frost	\$634.24	Diana Shageyeva	\$280.05
Allan Gilbert	\$3,829.04	Steven King	\$628.32	Lisa Rosa	\$275.63
Melanie Cohen	\$3,759.32	David Tubbin	\$621.29	Harold Canter	\$270.66
Horace Johnson	\$3,643.42	Jamie Fields	\$599.24	Eric Renteria	\$269.01
Josh Goodman	\$3,632.45	Bryan Johnson	\$577.41	Patricia Harris	\$268.95
Matthew Hogan	\$3,527.33	Andrew Limoli	\$576.25	Paulina Boire	\$262.11
Jason Mollo	\$3,378.81	Preston Foster	\$567.77	Denice Davidson	\$260.51
Derrick Bates	\$3,216.26	Bradley Bittner	\$561.08	Samantha Chui	\$258.26
Carl Ignatius	\$3,209.84	Laura Fisher	\$560.65	Michael Lott	\$257.34
Ryan Stenglein	\$3,196.00	Tommy Chan	\$558.26	Kenneth Mazik	\$254.02
DeMario Cooper	\$3,011.12	Jillian Lamb	\$542.43	Ibrahim Yacoub	\$252.92
Dorian Oldham	\$2,895.86	John Castore	\$515.14	Thomas Reddoch	\$252.14
David Wang	\$2,883.68	Ricardo Ferreira	\$489.18	Shawn Richmond	\$251.61
Jeremy Welch	\$2,803.26	Randy Teyssier	\$482.45	Larry Clemons	\$250.66
Allan Jennings	\$2,799.36	Zachary Hart	\$449.01	Jeremy Coakley	\$250.56
Narinder Dhillon	\$2,785.73	Mary Ann Gaelic	\$444.40	Naveen Eapen	\$243.18
Matt Henderson	\$2,292.58	Cesar Astralaga	\$429.54	Linda Buck	\$242.58
William Childress	\$2,192.11	James Cahalin	\$414.23	Noc Gonzales	\$242.16
Mark Gorman	\$2,170.18	Sue Weiss	\$410.77	Jeffrey Roberts	\$240.93
Mary Ayarzagoitia	\$2,156.61	Robert Christian	\$396.77	Leo Porter	\$183.90
Pablo Pirela	\$2,140.61	Casey Charlton	\$387.61	Andrew Manchon	\$179.64
Elaina Bosco	\$2,116.49	George Noujaim	\$367.22	Richard Refano	\$129.26
James Isip	\$1,962.55	Roxanne Ropp	\$353.99		
Robert Dunn	\$1,954.61	Frank Sommers	\$352.60		
Jason Young	\$1,931.32	Avi Regev	\$347.10		
Maxine Moody	\$1,886.19	Brian Kalsto	\$341.15		

Total **\$189,270.74**

Retention Bonus

QUALIFIER	BONUS	A&H
Joseph Moore	\$5,661.52	\$173.23
Omar Hashimi	\$4,431.41	
Richard Galati	\$3,962.00	
Robert Ulreich	\$3,772.44	
Zachary Hart	\$3,699.39	
Lily Tchen	\$3,597.04	\$232.18
Jinzhou Zhao	\$3,520.61	
Victor Quimson	\$3,435.94	
Lance Brown	\$3,341.60	
Ruben Soberanes	\$3,329.40	\$165.16
Ronald Friedlander	\$3,270.80	\$151.60
Samantha Chui	\$3,194.78	\$280.15
Helen Taylor	\$3,075.11	\$230.80
Henivelto Pereira	\$2,868.69	
Maijargal Sukhbaatar	\$2,748.28	\$308.30
Michael Perkins	\$2,654.86	
Max Quasem	\$2,646.38	
David Garrett	\$2,642.18	
Arnold Iacoviello	\$2,622.22	\$274.08
Timothy Cruise	\$2,589.58	
Paulo Rosa	\$2,573.47	
Carla Miller	\$2,528.21	\$142.04
Alex Bluhm	\$2,485.51	
Louis Costa	\$2,449.58	\$222.19
Michelle Caringer	\$2,445.30	
Rudi Camenzind	\$2,350.47	
Bryan Johnson	\$2,330.10	
Yvonne Hernandez	\$2,310.88	
Richard Refano	\$2,298.95	\$235.01
Wendy Storaandt	\$2,294.14	
Nadia King	\$2,283.21	
Angeles Ordas	\$2,258.14	
Eric Labossiere	\$2,189.14	
Larry Malitz	\$2,183.67	
Jesse Wise	\$2,170.86	\$186.36
Scott Shields	\$2,165.66	\$255.96
Daniel Potilechio	\$2,162.65	
Ted Bryson	\$2,148.47	\$210.87
Laura Fisher	\$2,146.89	
Kobina Sekyi	\$2,136.54	
Israel Pena	\$2,134.79	
Robert Gerdes	\$2,130.53	\$144.72
Valerie Franklin	\$2,121.49	\$276.71
Dawn McElwain	\$2,075.58	\$231.66
Adam Fogelman	\$2,049.68	
Noe Gonzales	\$2,048.61	
Kobie Samuels	\$2,035.18	
Antoinette Yellock	\$2,031.98	\$128.83
Edward Loux	\$2,026.32	\$114.47
Sara Sparrow	\$2,021.92	
Amir Sedaghat	\$2,009.79	
Naveen Eapen	\$2,009.50	
Anthony Accurso	\$2,002.44	
Lindsey Vleisides	\$1,999.07	
Ricardo Ferreira	\$1,998.50	
Steven Strong	\$1,998.37	\$255.60
Joseph Szygiel	\$1,974.29	\$129.94
Martin Banks	\$1,937.31	\$102.77
Stephen Demarie	\$1,928.66	\$245.12
Roland Cheney	\$1,921.04	
Crystal Valentine	\$1,916.94	
Julie Aprahamian	\$1,889.74	\$164.32
David Jackson	\$1,883.25	
Rosalie Zwicker	\$1,883.09	\$201.11
Salvatore Giacchi	\$1,873.14	\$162.80
Patrick Duray	\$1,864.65	
Quintin Schenck	\$1,856.55	\$113.69
Andre Abramovich	\$1,848.26	\$260.44
David Thornton	\$1,839.78	
Ronald Marx	\$1,834.41	
Rajeev Arora	\$1,833.35	
Lance Rider	\$1,799.80	\$101.60
Noah Alkinburgh	\$1,796.60	
Ann Durkee	\$1,785.84	
Donald Martin	\$1,781.92	
Karl Schuckert	\$1,776.62	
Owlen Reeves	\$1,768.34	
Eun Choi	\$1,762.68	
William Hollis	\$1,762.38	\$113.30
David Tubbin	\$1,762.05	
Kouame Yoboue	\$1,760.50	
Wayne Wong	\$1,757.98	
Tara Aoyagi	\$1,752.27	
Wonder Nyatanga	\$1,751.19	
John Castore	\$1,739.81	
Christopher Stephens	\$1,711.87	
Hank Gordon	\$1,707.71	
Romeo Daley	\$1,696.13	
Bradley Bittner	\$1,689.98	\$125.40
Stephen Maloney	\$1,686.70	
Mary Ann Gaelic	\$1,672.59	\$232.88

QUALIFIER	BONUS	A&H
Joseph Larsen	\$1,654.40	\$121.13
Justin Smith	\$1,651.40	\$303.12
Scott Rehberg	\$1,649.78	\$212.94
Frank Sommers	\$1,648.70	\$151.73
Jean Brinkmann	\$1,647.98	\$130.31
Angelika Vassilieva	\$1,635.05	
Justin Germany	\$1,631.94	
Arthur Westergren	\$1,615.85	
John Reason	\$1,604.44	\$299.92
Ed Offert	\$1,598.99	\$158.88
Leo Porter	\$1,595.94	\$210.72
Susan O'Bryon	\$1,589.45	\$134.00
Russell Morris	\$1,575.97	
Terrence Hearn	\$1,573.27	
Patrick Parisi	\$1,557.03	
Douglas Zigby	\$1,556.55	
Bertram Feldman	\$1,534.35	
Christopher Cummings	\$1,527.35	
Preeti Sahgal	\$1,518.53	
Matthew Sommers	\$1,513.88	\$95.58
Jon Hanec	\$1,513.63	
Travis Van de Berghe	\$1,501.71	\$110.67
Elizabeth Michalek	\$1,500.88	
David Montgomery	\$1,474.30	\$159.78
Ilya Kardava	\$1,465.84	
Megan Fenceroy	\$1,455.00	\$145.80
Robert Seeber	\$1,453.68	\$229.76
Scott Remmey	\$1,449.54	
Bulbinder Hayer	\$1,445.23	\$137.52
Joshua Goodman	\$1,433.62	
Michael Adeshewo	\$1,431.73	\$106.20
Russell Lewis	\$1,409.56	\$159.60
Benjamin Mancillas	\$1,405.67	
Terrence Ealy	\$1,393.58	\$133.02
Steven Brooks	\$1,392.99	
Bonnie Williams	\$1,388.06	
Matthew Cano	\$1,388.06	
Donna Wiley	\$1,383.33	
John Urbaitis	\$1,381.00	\$90.00
Steven Sequeira	\$1,379.66	\$158.64
Moswen Taylor	\$1,375.99	
N Thomas Hittner	\$1,372.22	
Edward Hanna	\$1,369.44	\$128.45
Richard Flores	\$1,360.02	\$90.36
David Solomonov	\$1,347.77	
James Osio	\$1,347.24	\$143.03
Carlton Lear	\$1,341.98	
Andrew Limoli	\$1,339.25	\$126.28
Susan Bergh	\$1,334.73	
Warrior Hunt	\$1,329.78	
Robert Hughes	\$1,327.59	
Donald Orban	\$1,320.22	
Byron Washington	\$1,316.35	
Jerome Ninelist	\$1,314.84	\$93.78
Richard Zebe	\$1,312.65	
Mark Gorman	\$1,311.18	
Norman Lew	\$1,309.71	
Steve Foti	\$1,307.41	
Suresh Mangal	\$1,305.73	
Adam Smith	\$1,303.28	
Arthur Greene	\$1,302.52	\$110.25
Ted Schilling	\$1,296.96	
Kevin MacKinnon	\$1,295.40	
James Schneider	\$1,295.33	
Germou Johnson	\$1,292.89	
Glenn Snowden	\$1,289.92	\$116.03
William Sanders	\$1,284.17	
Ramin Madani	\$1,275.85	
Robert Middleton	\$1,272.86	
Carmen Godinez	\$1,271.07	
Rebecca Perry	\$1,269.17	
Karen McQuoid	\$1,252.24	
Robert Harris	\$1,250.48	
Maria Esposito	\$1,249.68	
Bradley Kincaid	\$1,247.87	
Curt Snow	\$1,245.51	
Imran Bacchus	\$1,240.36	
Edward Clunk	\$1,238.04	
Timothy Rooney	\$1,236.63	\$142.78
Roland Fletcher	\$1,234.02	
Jean-Franco Vezina	\$1,233.76	
Christy Starr	\$1,232.14	
Corey Woodson	\$1,228.85	
Erin Smith	\$1,226.65	
Steven Neusatz	\$1,225.09	\$131.34
Raymond Lopez	\$1,223.67	
Navarro Simmons	\$1,220.78	
Trinh Quang	\$1,219.58	
Jonathan Wilson	\$1,217.38	
Jonathan Pearson	\$1,215.91	
Bret Fels	\$1,214.20	

QUALIFIER	BONUS	A&H
Stephen Meyers	\$1,209.06	
Jason Young	\$1,205.28	
Troy Plummer	\$1,204.57	\$112.15
Denice Davidson	\$1,199.55	
Derrick Bates	\$1,196.06	\$127.73
Sylvia Freeman	\$1,181.72	
David Farraway	\$1,174.61	
Sharon Nigota	\$1,165.84	
Elizabeth Bertapelle	\$1,160.45	\$158.90
Thomas Tulowiecki	\$1,158.94	
William Jaquay	\$1,157.78	\$92.90
Scott Witzel	\$1,157.15	
Zulfikar Bhukera	\$1,153.79	
Jane Ronga	\$1,148.70	
Brian Lullhoff	\$1,148.60	
Nacole Bell	\$1,148.53	
Perquida Osborne	\$1,143.64	
Rita Haidinger	\$1,143.03	
Uriah Ortiz	\$1,140.35	\$101.97
Godley Varghese	\$1,127.52	
Raphael Bouchereau	\$1,127.20	\$100.30
Kathleen Loughran	\$1,126.28	
Wade Rowcliffe	\$1,123.71	\$101.14
Michael Snow	\$1,123.54	
Douglas Guzal	\$1,120.17	\$98.67
Amelia Brown	\$1,119.12	\$100.93
Latonya Tucker	\$1,117.30	
Patricia Lee	\$1,104.70	
Alison King	\$1,099.75	
Timothy Hansen	\$1,099.00	\$87.51
Brian Kalsto	\$1,092.30	
Timothy Gray	\$1,088.95	
Maxine Moody	\$1,085.56	
Jessica Rounseville	\$1,077.19	
Avi Regev	\$1,077.03	
Timothy Southerton	\$1,056.67	
Phillip Anderson	\$1,049.92	
Theresa Bellajaro	\$1,049.58	
John Franklin	\$1,049.01	
Desislava Dimitrova	\$1,044.84	
Rog Beaudro	\$1,039.43	
Alexander Shu	\$1,036.90	
Christopher Benzon	\$1,033.07	\$142.35
Alfred Young	\$1,032.02	
George Sargentini	\$1,032.02	\$150.95
Randy Downs	\$1,027.21	\$113.69
Thomas Buege	\$1,024.09	\$171.60
Matthew Hogan	\$1,017.13	
Gregory Sam	\$1,014.65	\$177.90
Alexy Blit	\$1,010.38	
Andrew Manchon	\$1,008.35	
Kim Sprenger	\$1,003.53	
Tracy Haden	\$1,002.55	
Brian St. Louis	\$1,000.73	
Aaron Webb	\$1,000.67	
Ian Harrington	\$995.40	
Jared Milnarich	\$988.60	\$112.95
Vernon Doenges	\$987.93	\$145.15
Chris Rhoades	\$985.10	\$118.53
James Tanguay	\$971.53	\$144.35
Brian Buskirk	\$964.95	\$88.70
Herman Libman	\$960.88	
Dennis Muth	\$952.72	
Dennis Cedeno	\$951.18	
Ka Yin Law	\$951.14	
Maria Miclat	\$945.58	
Dennis Ingalls	\$944.93	
Laurie Hickling	\$938.07	\$110.15
Stuart Paolino	\$936.34	
Jason Gurnett	\$934.99	
Diego Arangopuerta	\$928.11	\$124.90
Stephen Guidice	\$927.50	\$118.31
Michael Tibble	\$927.43	\$92.40
Patricia Newell	\$924.23	\$118.65
Rachel Buser	\$922.64	
Jeremy Coakley	\$914.82	
Vedran Pipinic	\$913.46	
Travis Moody	\$909.19	\$109.00
Karl Stodart	\$902.32	\$78.20
Paul Vojtek	\$900.50	
Karen Rosenberg	\$897.47	\$90.75
George Gonzalez	\$894.83	
Sameh Abdalla	\$888.06	
Ramon Taveras	\$884.84	
Sarah Williams	\$884.57	
Phillip Parisi	\$880.37	
Rickie Sasser	\$876.84	
Reah Kupaupiubradley	\$869.69	
Alexander Marshall	\$867.95	
Freddie Coffey	\$867.54	
Jaininder Manj	\$859.52	

Retention Bonus

QUALIFIER	BONUS	A&H
Eric Renteria	\$855.95	
Patrick Mazerolle	\$854.55	
Joshua Lieberman	\$853.78	
Devraj Dhoot	\$852.17	
Jeffrey Lape	\$848.60	
Paulina Boire	\$844.81	
Matthew Burgan	\$840.36	
Christopher Warren	\$840.13	
Peter Kaplanis	\$838.23	
Trent McCollum	\$833.40	
Brian Moore	\$831.90	
Michel Aylo	\$828.00	
Eli McKenzie	\$827.73	
David Garbarskiy	\$826.90	
Michael Berrini	\$824.02	
Laura Mello	\$819.73	
Michael Naccarato	\$817.28	
Brian Hayduk	\$816.52	
Brandon Corkins	\$815.83	
Dawn Trudden	\$814.02	
Alan Silverman	\$812.09	
Rick Robinson	\$811.24	
Andrew Lopic	\$810.43	
Daniel Ogando	\$808.87	
Matthew Shannon	\$807.22	
Clinton Chapman	\$806.99	
Flavio Mendes	\$800.20	
Sami Mogannam	\$790.43	
Lorena Barriere	\$771.91	
David Elard	\$756.15	\$140.44
Susan Silvia	\$740.86	\$84.33
William Burbank	\$737.73	\$70.61
Dianna Ray	\$734.34	\$94.44
Danny Bailey	\$709.65	\$71.04
Ian Gingold	\$706.01	\$66.88
Sabrina Ray	\$705.38	\$85.96
Jon Strong	\$698.32	\$115.48
Todd Sahn	\$694.93	\$71.12
Anthony Mutter	\$688.76	\$62.52
Derek Turner	\$687.73	\$62.28
Karen Poole	\$671.51	\$78.68
Lonnie Scott	\$670.01	\$72.28
Heather Hewitt	\$662.52	
Lennis Hayes	\$660.16	\$66.48
Sandi Babcock	\$645.93	
Madlyn Woodyard	\$643.66	
Beth Snow	\$641.39	
Floyd Brown	\$634.02	
Kristen Dickman	\$633.88	
John Mackie	\$631.28	
Virgil Anderson	\$630.88	
Brenda Carson	\$630.07	
Natalie Linker	\$629.14	
Gregory Antignani	\$629.14	
Sarah Orzech	\$627.59	\$64.56
Willie Mitchell	\$621.22	
Allis Hayterpackard	\$619.35	
Jonathan Brown	\$619.30	
Jimmie Fontenot	\$619.27	
Jason Montfeth	\$611.21	
Holly Chaffin	\$610.87	
Stephen Dietz	\$610.65	
James Pitts	\$609.41	
Sean Clark	\$603.23	
Earnest Powers	\$602.91	
Celvin Mendez	\$602.26	
Ty Kerstetter	\$600.81	
Brenden Stewart	\$600.40	
Shaun Ebben	\$598.84	
Timothy Kingery	\$597.80	
Jessica Contreras	\$597.45	
Robert Rowe	\$593.80	\$89.78
Daniel Guerrero	\$588.30	
Joseph Bottacari	\$588.01	
Michael Lott	\$583.99	
Megan McKeighan	\$578.20	
Leila Dixon	\$577.42	
Eric Miller	\$575.34	
Keith Miller	\$574.48	
Shawn Brookshire	\$574.09	
Cesar Rodriguez	\$573.89	
Nicole Simmons	\$573.77	
Kevin Montgomery	\$572.77	
Darrell Robinson	\$572.28	
Bobby Salmons	\$571.96	\$126.88
Fargo Hall	\$570.32	
Thomas Craig	\$568.68	
Iqbal Khan	\$568.49	
Tyson Rae	\$567.20	
Maliha Mishu	\$567.05	
Marcandre Boudreau	\$566.25	

QUALIFIER	BONUS	A&H
Robert Dixon	\$564.72	
Kathleen Pang	\$564.17	
Jennifer Wood	\$562.54	
Charles Debrot	\$561.98	
Christopher Dailey	\$561.21	
Michael Nelson	\$560.42	\$69.79
Hovhannes Termartirosian	\$558.74	\$100.31
Jay Meyer	\$557.04	\$80.05
Fouad Marzouki	\$525.83	\$55.41
Laurie Gruber	\$522.06	\$56.84
Philip Currie	\$517.89	\$56.91
Timothy Clark	\$514.80	\$57.23
Shakia Crump	\$513.27	
Jeremy Crow	\$512.19	\$100.32
David Boshard	\$505.69	
Adrian Jefferson	\$493.04	\$53.52
Alfred Brenner	\$489.86	
Tasha Tucker	\$488.75	
Yevgeniy Kashkin	\$488.42	
Jamie Fields	\$486.54	
Desheila Hargrove	\$484.26	
Hayward Welcher	\$482.49	\$70.11
Steven King	\$481.88	
Mack Bell	\$481.29	
Rodney Ward	\$480.74	
Kevin Barrow	\$478.72	
Sergey Bren	\$476.83	\$58.62
Joseph Hameloth	\$476.67	\$58.83
David Plichta	\$475.30	
Michael Dupree	\$474.42	
Clayton Frost	\$473.84	
Loren Cardwell	\$469.13	
Richard Krueger	\$467.20	\$60.75
Jesus Araquistain	\$467.08	\$61.74
Angelica Gallardo	\$466.60	
Andrew Fike	\$466.44	
Niman Singh	\$464.23	
Raymond Welch	\$459.78	
Kelly Pascal	\$459.69	
Kathleen Unitas	\$458.06	
Julie Wells	\$457.96	
Benjamin VanFossen	\$457.42	
Lisa Roemer	\$455.95	
Tim McAdams	\$455.35	
David Lull	\$454.80	
James Larkin	\$452.00	
Joey Kennedy	\$451.25	
Lois Keller-Nelson	\$450.76	\$47.34
Matthew Dahler	\$449.82	
Ryan Freund	\$449.37	
Jeffrey Shelton	\$448.22	
James Cahalin	\$448.05	
Baldev Dabhia	\$446.19	
Michel Dickey	\$445.63	
Amanda Nathoo	\$445.30	
Justin Miller	\$441.82	
Peter Lauwerier	\$441.39	
Loan Pham	\$439.79	
Vanesha Delapara	\$435.96	
Jillian Lamb	\$435.40	
Gregory Engrav	\$435.03	
Jason Harris	\$427.56	
Cathy Baringhaus	\$424.59	\$49.41
Ryan Mansueto	\$419.89	
Craig Gundler	\$419.42	
Bethany Desrosiers	\$419.38	
Kuba Glazek	\$418.41	
Yatshing Yung	\$417.81	
Kenneth Quella	\$417.76	
Kevin Kapel	\$416.82	
Clayton Menezes	\$416.75	
Joseph Aldentaler	\$416.51	
Jinsong Sun	\$413.80	
Pamela Heard	\$413.22	
Christopher Helton	\$412.78	
Hilary Hildebran	\$412.52	
Wen Xu	\$411.35	
Andrea Ferullo	\$411.74	
Harold Green	\$409.87	
Ewa Tokarz	\$406.56	
James Brenneis	\$405.86	
Jon Justice	\$405.18	
Todd Krentzel	\$405.17	
Jatinder Kumar	\$405.14	
Thomas Enright	\$404.68	
Brandon Necht	\$404.63	
Jason Nestor	\$402.58	
Joe Villareal	\$401.88	
Philip Dietrich	\$401.07	
Antonio Debién	\$400.90	
Eric Padilla	\$400.00	

QUALIFIER	BONUS	A&H
Jason Moore	\$399.27	
Dorit Franknadav	\$398.92	
Liza Garcia	\$398.72	
Alicia Willis	\$398.53	
Stacie Dennis	\$397.52	
Rosemary Baker	\$397.25	
Raymond Lavrenz	\$394.95	
Andrea Yee	\$393.82	
Hamed Hashimi	\$393.03	
Tracy McNallan	\$389.54	
Mustafa Ghulam	\$389.09	
Robert Knittel	\$388.58	
Richard Haas	\$388.13	
Shane Bowen	\$387.70	
Chiquita Andrews	\$387.69	
Kevin Tienken	\$387.47	
Justin Bryant	\$387.22	
Andrea Reuth	\$386.30	
Michael Malakuskie	\$386.10	
Samuel Keys	\$385.73	
Robert Nieto	\$385.50	
Ryan Hall	\$383.78	
Amber Madaris	\$382.73	
Scott Tebbe	\$382.34	
Bret Padilla	\$380.58	
Tony Fox	\$380.23	
Andrei Grigorut Drob	\$380.19	
Razat Long	\$379.99	
Roger Beals	\$379.73	
Caleb Smith	\$378.96	
Wesley Bourland	\$378.57	
Robert Molina	\$376.06	
Leslie Willettblack	\$374.66	
Melton Young	\$374.41	
Nadder Rashid	\$373.98	
James Francis	\$372.17	
Michael Thiel	\$264.42	\$39.02
Jesse Zwack	\$239.57	
Joseph Buckshot	\$231.30	
April Russell	\$225.20	\$57.12
Dominick Difulvio	\$223.27	
Charles Grewe	\$220.12	
Freida Yakubov	\$217.63	
Bradford Geddes	\$210.81	
Joseph Thome	\$209.61	
Michael Glanzer	\$209.21	
Matthew Gibson	\$205.85	
Eric Shatz	\$197.70	
Mireille Jaillot	\$196.81	
Olga Wojciechowski	\$182.34	
Stefanos Lebrasseur	\$181.56	
Patrick Cowell	\$181.31	
Justin Oldham	\$181.02	
Wayne Bartz	\$177.02	
Andres Jimenez	\$176.40	
Kimberly Collins	\$174.57	
Brandon Ehrlich	\$172.70	
Aaron Lantzy	\$172.56	
Mickenzie Linse	\$172.42	
Graham Kish	\$171.39	
Leah Holstein	\$170.30	
Katie Hanson	\$169.41	
James Powell	\$169.24	
David Baum	\$169.22	
David Goodman	\$167.78	
Melissa Hoberg	\$164.70	
Skyler Jones	\$163.91	
Philomena Yates	\$162.81	

Total Bonus Paid Out
\$552,945.16
Total A&H
\$16,352.56